

United States Department of the Interior

BUREAU OF LAND MANAGEMENT

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In Reply To:

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November 10, 2004

EMAIL TRANSMISSION - 11/12/04

Information Bulletin No. MT-2005-013

To: All Montana/Dakotas Employees

From: Deputy State Director, Division of Support Services

Subject: Federal Employees Health Benefits (FEHB) Open Season
Federal Flexible Spending Account Program (FSAFEDS) Open Season

The FEHB open season is from November 8, 2004, through December 13, 2004. Your current health plan provider will send you its brochure, which includes 2005 rates, as well as any plan changes. Current enrollments do not require further action to continue coverage.

During open season, any eligible employee who is not currently enrolled may enroll, and any eligible enrollee may change from one plan or option to another, from self only to self and family, or make a combination of these changes.

Open season also allows for waiving or electing pre-tax payment (premium conversion) of your FEHB premiums. Enrollees participating in premium conversion may cancel coverage or change to self only during open season without the occurrence of a qualifying life event. The premium conversion waiver/election form can be printed from the forms directory at `s:records/forms/fehb.conversion.form.doc` or is available from the Branch of Human Resources Management (MT-933).

The 2005 Guide to FEHB Plans along with plan brochures will be distributed to offices under separate cover. We do, however, encourage you to visit the Office of Personnel Management's (OPM's) website at www.opm.gov/insure/health for information as quantities will be limited. The website also includes the most up-to-date information not reflected in the printed material.

New for 2005:

This plan year OPM has introduced a new option, High Deductible Health Plans (HDHP). An HDHP is a new health plan product that, when combined with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA), provides insurance coverage and a tax-advantage which will help save for future medical expenses. When you enroll in an HDHP, the health plan determines whether you are eligible for a HSA or a HRA. More information on the HDHPs is available at www.opm.gov/hsa/.

Mailhandlers and GEHA are offering HDHPs. Enrollees in these plans must make an enrollment change in the new code for their service area or elect another

health plan during the open season. The carriers will send further information to current enrollees.

How to enroll or make enrollment changes during open season:

Employees who wish to enroll or make changes must either complete a Health Benefits Registration Form (SF-2809) (www.opm.gov/forms) with a revision date of October 2004, or make changes via Employee Express. Employee Express changes may be made through the website at www.employeeexpress.gov or by contacting Employee Express at one of the following numbers:

- From work: 1-912-757-3080
- From any touch-tone telephone: 1-800-827-6254
- Telephonic Device for Deaf (TDD) Service: 1-912-757-3117 or 1-888-880-0412.

All SF-2809 forms must be received in MT-933 or completed on Employee Express by close of business December 13, 2004.

Effective dates for FEHB new enrollments or changes to enrollments:

New enrollments and changes to current enrollments elected during open season will become effective January 9, 2005.

FSAFEDS Open Season:

The FSAFEDS open season dates are the same as the FEHB open season. Unlike FEHB enrollments, enrollments in FSAFEDS do not carry over from year to year. Employees wishing to contribute to FSAFEDS for 2005 must make a new enrollment during open season. Eligible employees who wish to enroll during this open season for the 2005 plan year may do so in one of two ways:

- Through the website at www.FSAFEDS.com by clicking on the "Enroll" link; or
- By contacting an FSAFEDS benefits counselor Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern time at 1-877-FSAFEDS (372-3337), TTY 1-800-952-0450.

Effective date of FSAFEDS open season enrollments:

Open season enrollments are effective on January 1, 2005, for the Plan Year that runs from January 1, 2005, through December 31, 2005.

If you have any questions regarding this memorandum, please contact Connie Raynock, Verlaine Van Atta, or Cheri Diaz, Human Resource Assistants, in MT-933, at 406-896-5229/5233/5226.

Signed by: Sandra S. Brooks, Acting

Authenticated by: Patti K. Bateson, MT-933